

Fill in this information to identify your case:

Debtor 1 Terron Coleman

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of New Jersey

Case number 1:19-bk-21525
(If known)

☒ Check if this is an amended filing

Official Form 106Sum
Amended Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	<u>\$193,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	<u>\$31,075.00</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	<u>\$224,075.00</u>

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	<u>\$173,665.00</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	<u>\$0.00</u>
Your total liabilities	<u>\$173,665.00</u>

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	<u>\$6,953.04</u>
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22, Column A, of <i>Schedule J</i>	<u>\$3,740.00</u>

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?
☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9 for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income* (Official Form 122A-1, 122B, or 122C-1):
Copy your total current monthly income from line 11..... \$0.00

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:.....

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.).....	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.).....	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.).....	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.).....	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.).....	<u>\$0.00</u>
9g. Total. Add lines 9a through 9f.....	<u>\$0.00</u>

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Check if this is:

- ☒ An amended filing
☐ A supplement showing post-petition chapter 13 income as of

Official Form 106I Amended Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information	Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Include part-time, seasonal, or self-employed work.	Sales person	Nurse
Occupation may include student or homemaker, if it applies.	T Mobile	Elmwood Evesham Associates
	12920 SE 38th Street Bellevue, WA 98006	870 Route 70 East Marlton, NJ 08053
	9 years	2 months
	Occupation	
	Employer's name	
	Employer's address	
	How long employed there?	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Including your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$5,787.68	\$2,228.41
3. Estimate and list monthly overtime pay.	\$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	\$5,787.68	\$2,228.41

5. List All payroll deductions:

5a. Tax, Medicare, and Social Security deductions

5a. \$868.94 \$253.08

5b. Mandatory contributions for retirement plans

5b. \$296.48 \$0.00

5c. Voluntary contributions for retirement plans

5c. \$584.02 \$0.00

5d. Required repayments of retirement fund loans

5d. \$77.26 \$0.00

5e. Insurance

5e. \$238.85 \$0.00

5f. Domestic support obligations

5f. \$0.00 \$0.00

5g. Union dues

5g. \$0.00 \$0.00

5h. Other deductions. Specify:

5h. \$0.00 \$0.00

6. Add the payroll deductions. Add lines 5a through 5h

6. \$2,065.57 \$253.08

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$3,722.11 \$1,975.33

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

8a. \$0.00 \$0.00

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8b. Interest and dividends

8b. \$0.00 \$0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

8c. \$0.00 \$0.00

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8d. Unemployment compensation

8d. \$0.00 \$0.00

8e. Social Security

8e. \$0.00 \$0.00

8f. Other government assistance that you regularly receive

8f. \$0.00 \$1,255.60

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: **State disability D2**
\$1,255.60

8g. Pension or retirement income

8g. \$0.00 \$0.00

8h. Other monthly income. Specify:

8h. \$0.00 \$0.00

9. Add all other income. Add lines 8a-8h.

9. \$0.00 \$1,255.60

10. Calculate monthly income. Add line 7 + line 9.
Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$6,953.04

11. State all other regular contributions to the expenses that you list in *Schedule J* (Official Form 106J).

11. \$0.00

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J* (Official Form 106J).

Specify:

12. **Add the amounts on lines 10 and 11.** The result is the combined monthly income. Also write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information* (Official Form 106Sum) if it applies.

12.

\$6,953.04

13. **Do you expect an increase or decrease within the year after you file this form?**

- ☒ No
☐ Yes.
Explain.....

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Debtor 2 _____
(Spouse, if filing)

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Case number 1:19-bk-21525
(If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing post-petition chapter 13 expenses as of

Official Form 106J Amended Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☐ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No.
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2.
Do not state the dependents' names.

- ☐ No
☒ Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Daughter	10
Stepdaughter	14
Stepdaughter	19

Dependent's age

Does dependent live with you?

- ☐ No
☒ Yes
☐ No
☒ Yes
☐ No
☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

Note: Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4.

Your
expenses

\$1,800.00

4a. Real estate taxes	4a.	
4b. Property, homeowner's, or renter's insurance	4b.	
4c. Home maintenance, repair, and upkeep expenses	4c.	
4d. Homeowner's association or condominium dues	4d.	
5. Additional mortgage payments for your residence, such as home equity loans	5.	
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$150.00
6b. Water, sewer, garbage collection	6b.	\$60.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$240.00
6d. Other. Specify: N/A	6d.	
7. Food and housekeeping supplies	7.	\$600.00
8. Childcare and children's education costs	8.	\$120.00
9. Clothing, laundry, and dry cleaning	9.	\$120.00
10. Personal care products and services	10.	\$90.00
11. Medical and dental expenses	11.	\$90.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazine, and books	13.	
14. Charitable contributions and religious donations	14.	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	
15c. Vehicle insurance	15c.	\$120.00
15d. Other insurance. Specify: N/A	15d.	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16.	
17. Installment or lease payments (None)	17.	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	18.	
19. Other payments you make to support others who do not live with you. Specify: N/A	19.	
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)		
20a. Mortgages on other property	20a.	
20b. Real estate taxes	20b.	
20c. Property, homeowner's, or renter's insurance	20c.	
20d. Maintenance, repair, and upkeep expenses	20d.	
20e. Homeowner's association or condominium dues	20e.	

		Your expenses
20f. Other. Specify:	20f.	
21. Other. Specify: N/A	21.	
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.	22a.	\$3,740.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$3,740.00
23. Calculate your monthly net income		
23a. Copy line 12 (your combined monthly income) from Schedule I	23a.	\$6,953.04
23b. Copy your monthly expenses from line 22 above.	23b.	\$3,740.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income	23c.	\$3,213.04
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain.....		

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(Spouse, if filing)

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☒ Check if this is an amended filing

Official Form 106Dec

Amended Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person N/A. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Terron Coleman
Signature of Debtor 1

07/22/2019
Date

Signature of Debtor 2

07/22/2019
Date